



Corporate Office : Gandhinagar : Bangalore

CITIZENS' CHARTER

The citizens' charter provides information on various products & services offered by the bank to the public and also on their rights to Bank's services. The charter further summarises saliently the grievance redress procedure in the bank for resolution of the inconveniences/ deficiencies/ any other problems suffered at our branches/offices by the public.

GUIDING PRINCIPLE:

SyndicateBank with about **2237** outlets for customer-interface spread across the country strives to guarantee highest level of satisfaction to the customer who is the very purpose of its business and make each interaction/transaction with it a pleasurable experience for the public. Utmost care is being taken to weave innovative features into the design of products & services to meet the convenience, desires and needs of the public and the bank constantly endeavours to add value in deference to the wishes of the public and their varying needs in the liberalised economic environment. Customer Delight is the primary driving principle behind the products and services of the bank. The bank is offering more efficient and faster services transcending time and distance constraints through the technology initiative - Core Banking Solution (CBS) facilitating Anywhere and Anytime banking by the public.

BANKING HOURS:

At Centralized Banking Solution (CBS) branches the business can be transacted for six hours on weekdays and 3 hours on Saturdays. Non-CBS branches of the Bank transact business with the public in the usual course for 4 hours from Monday to Friday and for 2 hours on Saturday. However the customers who entered the banking hall before the close of business hours will also be attended.

DISPLAY OF BUSINESS HOURS:

All branches/Extension Counters prominently display both inside and outside the premises, the details of business and working hours for the convenience of the public.

EXTENSION OF BUSINESS HOURS FOR NON-CASH TRANSACTIONS:

The bank has provided the facility of undertaking the non-cash transactions such as issue of passbook/ statement of account/ cheque book/ traveller's cheques, delivery of term deposit receipt and acceptance of individual cheques for transfer credit at all branches up to one hour before the close of working hours.

HOLIDAYS:

The Bank observes holidays as declared by the Government under Negotiable Instruments Act during which there will not be any transactions. The list of such holidays will be displayed in the notice board of the branches. To serve as a quick reminder a board with "Tomorrow is a Holiday" written in the local language is displayed prominently on the working day immediately preceding such holiday. However, transactions through ATM, Telebanking and Internet Banking can be effected on all days inclusive of Sundays or other holidays thus assuring the service availability for all 24 hours of all days through CBS network.

COUNTER SERVICE:

All branches display "time norms" indicative of the maximum timings required for extending various services under normal circumstances. In case of delay, the customers may bring the matter to the notice of the branch head or to the Appellate Authority seeking remedy.

TELLER FACILITY:

Teller Facility is introduced in all CBS branches to reduce the transaction time in cash withdrawal and cash deposits up to certain monetary ceiling. Under this single window concept, the withdrawal

slip/cheque of amount up to the prescribed ceiling may be tendered to the teller directly to obtain the cash thus reducing the transaction/waiting time. In CBS branches, services from the front-line officers are made available.

TYPES OF DEPOSIT ACCOUNTS:

Deposits of the public are broadly classified into demand deposits - which can be withdrawn on demand during the banking hours through withdrawal slip or cheque and time deposits - which are kept for specific periods and repayable on maturity. The time deposits are also called term deposits and can be paid prematurely also with prescribed notice and penalty for pre-payment. For opening accounts with the Bank the public shall comply with the prevalent **Know Your Customer (KYC)** norms such as providing identity proof/residential proof and introduction etc.

DEMAND DEPOSITS:

Current Accounts/Savings Accounts/ SyndSamanya (No Frills) SB Account are categorised as demand deposits and prescribed minimum balance is required to be maintained in these accounts to enable servicing of such accounts. Non-maintenance of minimum balance will attract charges as prescribed by the bank from time to time. The minimum balance for SyndSamanya (No Frills) Account is zero (without cheque book).

TERM DEPOSITS:

Under these deposit schemes, depositors can opt for payment of interest either at maturity or at periodical intervals. Fixed Deposits, Social Security Deposits and Senior Citizen Security Deposits are schemes offering periodical interest payments. In case of Suvidha deposit, part withdrawals of principal amount are also allowed without penalty. The interest is compounded quarterly in Vikas Cash Certificate and payable along with principal at maturity. TDS on the actual amount of interest paid / compounded is deducted at applicable tax rate.

There is also a scheme for systematic investment plans for monthly savings known as Cumulative Deposit, wherein fixed monthly instalments can be paid every month for the chosen period and the principal along with the quarterly compounded interest is paid by the bank on maturity.

PIGMY 1928 SCHEME

The daily deposit scheme of the bank called Pigmy Deposit facilitates collection of deposits at doorsteps for 63 months through authorised agents of the Bank.

PIGMY PLUS 2007 SCHEME

The product is a new version of the daily deposit collection scheme through the collection Agents. Technology has been added in the new scheme where collections are made by the Pigmy Agents using the handheld collection machines. This will facilitate the customers to get on the spot receipt for the amount of deposit and information regarding their account balances etc. The deposits are collected for a period of 72 months from the date of opening .The product has a feature for converting the balance in Pigmy Deposit to a normal Term deposit after one year.

Premature withdrawal of term deposits is allowed on notice and on payment of penalty. Loans can be availed on the term deposits up to specific limits.

NOMINATION:

Nomination facility is available in respect of all deposits, articles entrusted for Bank's safe custody and safe deposit lockers belonging to individuals /sole proprietors. Nomination can be made only in favour of an individual by the depositor/s and subsequent variation/ cancellation of the nomination is also allowed. It is recommended that the nomination facility may be utilised by the public without fail for all their deposit accounts.

LOANS AND ADVANCES:

The Bank has carefully designed the loan schemes to meet divergent financial needs of various segments of society and the repayment schedules are tailored to suit their income streams. Our Personal Banking Loan Schemes viz. SyndSaral, SyndSuvridha, SyndVahan, SyndKisan, SyndMortgage aim to fulfil the individual financial needs like purchase of consumer durables, vehicles or any other genuine credit requirements. “SyndSmallCredit” is an innovative credit scheme of the Bank with inbuilt doorstep repayment facility to provide need based credit to the entrepreneurs of small means. **The students pursuing higher education are provided credit under our SyndVidya scheme. Under SyndVidyarthi, operative overdraft facility upto a specified limit. This facility is being extended to the students pursuing professional courses to meet unforeseen contingencies.** SyndNivas meets the aspirations of the public to own a house. SyndNivas Plus is a pre-approved personal loan for existing SyndNivas borrowers with satisfactory repayment record. Loan products are designed to provide credit against security/pledge of gold ornaments, NSC, KVP, LIC Policies, GOI Bonds, shares of public listed companies, units of UTI and rents receivable etc. The temporary financial needs of pensioners and people drawing salary through our branches are met through temporary overdrafts in SB accounts. The agriculturists, professionals, salaried class, executives, traders, pensioners, defence personnel, industrialists can meet their financial needs through various credit schemes of the Bank.

The agriculturists can fulfil their investment needs through our agri-financial schemes for crop production, land development, minor irrigation, allied activities, plantation, hi-tech agriculture etc. The Syndicate Kisan Credit Card (SKCC) and Syndicate Kisan Samrudhi Credit Card (SKSCC) are products designed to meet the needs of agriculturists viz., crop production, allied activities, repairs to machinery and consumption. “SyndJaiKisan” is an innovative loan product of the Bank wherein the farmers can fulfil their credit needs for investment, contingencies, consumption and repayment of high cost private debt. The schemes like SyndLaghuUdyami, SyndVyapar, SyndSwarna, SyndPigmy, SyndRent and SyndUdyog are devised to meet the credit needs of entrepreneurs, artisans, traders, Professional & Self-employed, SME Sector, business units, manufacturing units and service entities. The Bank is lending under various schemes for upliftment of the poor and the downtrodden. The Bank is also involved in identifying and arranging training to the unemployed youth through institutes like RUDSETI jointly sponsored by the Bank with other organisations and SIRD set up by the Bank on its own at different centres and providing credit for self-employment activity/venture. The Bank has rolled out products to meet every genuine credit requirement of individuals, institutions, corporates etc. and put in place hassle-free procedures and provides all the necessary information including the details of interest rates, service charges, etc. Recognizing the importance of financial empowerment of women, the bank has launched the product SyndMahila to extend credit facilities to women without regular income. The Bank accords priority to the SHGs formed exclusively by women and other weaker sections in the matter of extending training facilities for skill upgradation and credit support for such ventures. The product SyndPravasi is launched to grant Rupee loans to NRI Customers. The bank has also entered into a tie-up arrangement with insurance companies to provide insurance cover to the beneficiaries of SyndNivas (housing loan) at prescribed premium. Bank is promoting the use of Solar Energy by extending timely credit under “SyndSolarJyothi” and “SolarWaterHeater” schemes.

The bank is also well in tune with the demands of modern banking with specialisation in Foreign Exchange, Export Credit, Industrial Finance, Housing Finance and Treasury Operations. Bank has introduced facility for submission of online request for credit under various schemes.

OTHER PRODUCTS:

SYNDICATEBANK GLOBAL DEBIT/ATM CARD and GLOBAL CREDIT CARD:

The Bank is offering Global debit cum ATM card to the account holders of CBS branches to facilitate withdrawal of cash not only at our Bank's ATM but also at other Banks' ATMs which accept VISA cards. **The Bank has started issuing instant debit cards on opening Current/Savings account.** The debit card can be used for purchases at any merchant establishment who accepts VISA cards. The Bank has become a member of CashTree to facilitate cash withdrawals and balance enquiries by account holders at other member banks' ATMs. The bank is also offering SyndicateBank Global Credit Card with features like minimum payable amount and lower interest rates.

INSURANCE PRODUCTS:

The Bank is in alliance with M/s Bajaj Alliance for distribution of life insurance products under a corporate agency arrangement. Our Bank has launched SyndSuraksha, a pure term group life insurance plan at a very nominal premium in alliance with LIC of India to cover Savings Bank account holders of the Bank. The life insurance cover is for a specified sum assured in case of death due to accidents. In the interest of the borrower Bank provides special group insurance plan covering the outstanding liabilities of any type of loan under Loan Protector Policy **up to a specified amount**. The Bank has tied up with United Insurance Co.Ltd, under corporate agency arrangement for distributing general insurance products. Special tailor made products such as 'SyndArogya', a Mediclaim-Cum-Personal Accident Cover for all customers and Uni Home Care policy for housing loan borrowers are also being marketed. All branches of the Bank are authorized to distribute insurance products of Bajaj Alliance and United India Insurance Co.Ltd. Bank has also become corporate agent of Export Credit Guarantee Corporation (ECGC) for distributing their post shipment credit products.

OTHER SERVICES:**REMITTANCES/TRANSFER OF FUNDS:**

The public can purchase Demand Drafts, Pay Orders or remit money through Mail Transfer and Telegraphic Transfer on other branches of the bank by paying the prescribed charges. The Bank has also tied up with Western Union for Money Transfers. Electronic Clearing Scheme (ECS) is available in the designated centres. Electronic Payment System i.e. RTGS / NEFT route for secured, faster payments / settlement is available in more than **2000** branches of the Bank.

REAL TIME GROSS SETTLEMENT (RTGS)

RTGS – Real Time Gross Settlement system is available in more than 2050 branches of the Bank for inter Bank and high value customer transactions. Bulk file option is available to send outward messages by single debit.

NATIONAL ELECTRONIC FUNDS TRANSFER (NEFT)

NEFT – National Electronic Funds Transfer system is available in more than 1800 branches of the Bank for transfer of funds mainly for retail customer transactions. NEFT facility through internet is available up to a specified limit per day.

COLLECTION OF CHEQUES/BILLS:

The public can collect the local or outstation cheques/bills drawn on our branches or branches of other banks through all our branches subject to payment of prevalent charges. The Bank is offering Cash Management Services (CMS) enabling speedy collection of receivables of corporates at select branches. The discounting of cheques/bills is also considered at the request of the customers based on the conduct of their accounts.

SAFE DEPOSIT LOCKERS:

The bank offers the facility of Safe Deposit Lockers to the public for safe keeping of the valuables/ articles and the locker rent depends on the size of the lockers.

SAFE CUSTODY SERVICE:

The bank accepts for safe keeping important documents like Deposit Receipts, Share Certificates, Securities, Will and sealed covers etc. subject to prevalent guidelines at its branches for a nominal fee. The customers may also utilise the facility for collection of interest on such securities kept in safe custody with the bank at the prescribed charges.

DEMAT SERVICES:

Syndicate Bank as a depository participant of CDSL is authorized to offer DEMAT services. These services are available at select Branches.

CASH MANAGEMENT SERVICES:

Bank is providing cash management services to various Corporates/Companies/Government Departments by leveraging with our CBS environment available in more than 1840 branches across the country.

GOVERNMENT TRANSACTIONS:

The convenience of opening and maintaining 15-year Public Provident Fund account is offered to the public through our designated branches and these accounts can be transferred between branches of our bank or to post office as desired by the account holder. The Bank through designated branches sells and maintains accounts of Government of India Savings Bonds, RBI Relief Bonds etc.

Pension Payment is undertaken in respect of all Defence, Central Civil and Railway and Telecom Pensions all over India. State Pension work is undertaken in many States.

RIGHTS OF INVESTORS IN SAVINGS BONDS AS DEFINED BY GOVT. OF INDIA:

- The bond will be issued within 7 days from the date of realisation of cheque.
- The Certificate of Holding will be issued within 5 days from the date of tender of application.
- The interest on the bond accrues from the date of subscription in cash or date of realisation of cheque.
- The interest on the date of 1st February/ 1st August will be credited to the bank account or remitted by interest warrant at the last registered address. The half-yearly interest warrants will be despatched one month in advance from due date.
- A sole holder may nominate one or more nominees (including Non-Resident Indian) to the rights of the bonds.
- The nomination will be registered at the Office of issue and a Certificate of Registration will be issued to the holder.
- The nomination can be varied by registering a fresh nomination. The existing nomination can be cancelled by a request to the Office of Issue.
- The redemption is due on the expiry of six years from the date of investment.
- Early redemption facility is not available.
- The investor is entitled to receive repayment amount within five clear working days from the date of tender of acquittance.
- Facility for payment of half yearly interest/ redemption proceeds can be availed through ECS or direct credit to the bank account. Applicant may indicate his choice, to avoid delay in receipt of interest / redemption proceeds.

In case of any grievance or deviation from the above, a complaint in writing in the form provided at the counter may be sent to the following address:

The Asst.General Manager (Accounts)
 Syndicate Bank,
 Head Office, Manipal - 576 104
 Karnataka State.

FOREIGN EXCHANGE TRANSACTIONS:

The Bank, through its 87 Foreign Exchange (FX) Designated Branches, offers foreign exchange related services to the Public. The residents can make Foreign Exchange transactions in accordance with FEMA guidelines with these Branches. Conversion of Foreign currency notes, Purchase/Discount of Foreign currency cheques/drafts and other remittance instruments, Issue of Import Letters of Credit, handling of Import and Exports documents, including purchasing/discounting/sending on collection basis, handling various types of Inward and Outward remittances in major permitted currencies, Collection of Overseas instruments etc. are some of the additional services offered at these Designated Branches. These Branches also undertake encashment of Travellers Cheques, and also issue of Travellers Cheques to the customers.

The accounts like RFC (Resident Foreign Currency) accounts and EEFC (Exchange Earners Foreign Currency Accounts) can be opened and maintained at these Designated Branches to handle foreign currency transactions.

The Bank, through its 329 nominated branches, accepts FCNR (Foreign Currency Non-Resident) deposit accounts denominated in US Dollars, Euro, Great Britain Pounds, Canadian Dollars and Australian Dollars from Non-Resident Indian customers.

To enable remittance of Indian Rupees by the NRI customers, especially in Gulf and Middle East region, Bank has entered into Drawing arrangements with 14 Exchange Houses for issue of demand drafts and also transfer of funds through various speed remittance products like Synd E Remit, Synd E Drafts and RTGS. Bank has also arrangement with 12 banks in Gulf and other regions to facilitate remittances to India.

Display of rate of exchange:

All Designated branches prominently display Rates of exchange daily for the convenience of the public. The rates are market related and are applied for transactions with clients/public. The centralized Dealing Room fine tunes the rates during the course of the day, if warranted, to make them aligned with the volatile markets to ensure that clients deal at market rates only.

Sale of Bullion/Gold Coins:

Bank is selling gold coins in denominations of 4 grams, 8 grams, 10 grams, 20 grams and 50 grams to the general public through 347 branches spread across the country.

CURRENCY EXCHANGE FACILITY:

Clean Note Policy: The bank is committed to the Clean Note Policy and soiled/ cut/ mutilated notes will not be issued to the public. The notes are not stapled by our branches/ Extension counters and public are issued only the paper-banded sections of issuable notes.

Exchange of Mutilated/Soiled Notes: All the branches are delegated powers for exchange of certain types of mutilated notes as per the RBI Note Refund Rules. The public can also exchange soiled notes, exchange notes to coins and coins to notes freely with the branches during the business hours. Notes on which political or religious slogans are written are not exchangeable under any circumstances. The facility of exchange of mutilated and cut notes can be availed only at our currency chest branches and notice to this effect is displayed at these branches.

Soiled Notes: A note which has become limp or which has developed minor cuts due to wear and tear or which is disfigured by oil, colour, ink, etc. is treated as soiled note. Notes which have been divided vertically through or near the centre with numbers intact are also treated as soiled notes.

Mutilated Note: A mutilated note is a note of which a portion is missing or a note which is composed of pieces, provided that the note presented is not less than half of the area of the note and that if the note is composed of a note joined together, each piece is, in the opinion of the Prescribed Officer identifiable as part of the same note.

Forged Note: Notes/coins which are found to have been forged/counterfeited will not be returned to the tenderer & forwarded to RBI and no value thereof is paid. The notes which are found to be deliberately cut or tampered with will not be accepted for exchange.

CUSTOMER CARE:

The Bank is committed to transparency and Customer-Friendly approach in its dealings with the public.

Code of Bank's Commitment to Customers: All customers will be provided with a copy of the Code on request and for new customers the same will be provided while opening the account.

To supplement the usual avenues for grievance redressal, the Bank has provided 24 hours Toll Free Voice Mail system to enable customers to record their grievances/suggestions any time of the day. Toll Free Voice Mail Number is 1800 425 66 55.

Dissemination of Information: The bank has adopted Fair Practice Code, Model Deposit Policy and other Customer-oriented policies for fair and impartial banking practices and the information is on display on the bank's website. The public can ascertain the prevalent interest rates, service charges and various other charges from the branch staff and are free to take informed decisions.

Notice Board: The interest rates on deposits are displayed prominently at the branches and Extension counters. A notice board is provided in the branch wherein the modifications to the products/services and bank related information of public interest will be displayed for the benefit of the public.

Customer Week/Fortnight: The branches of the bank observe customer week/fortnight once in a year with a view to specifically focussing on the customer needs.

Customer Day: All the branches and Regional Offices of the Bank observe 15th of every month as **Customer Day** and the branch head/ heads of ROs are available between 3.00 PM and 5.00 PM on that day to hear and redress customer grievances. If 15th day happens to be a holiday, the Customer Day will be observed on the succeeding working day.

Customer Meet: All the branches organise a **Customer Meet** once in a year to provide a public forum for customers to offer their suggestions on the working of the branch/bank.

May I Help You Counter: May I Help You counters are provided at select branches to provide assistance to the customer in carrying out various banking transactions and to provide the necessary information on the bank's products and services.

Immediate Credit of Outstation/Local Cheques: The Bank extends immediate credit to the accounts of the customers for the local/outstation cheques up to a specified limit on payment of normal collection charges after satisfying about the proper conduct of the account.

Confidentiality of Dealings: The information related to transactions/ dealings/accounts of the public with the bank will be kept *confidential* unless such information requires disclosure by law.

Acceptance of Small Denomination Notes: The branches accept notes of small denomination from the customers for issue of drafts etc. and no extra charges are levied for such acceptance.

Customer Service Committee: All the branches and Regional Offices constitute customer service committees for studying the complaints made/difficulties faced by the public and suggesting ways and means for improvement in the quality of service rendered to match the expectation of the public.

Complaint/Suggestion Box: A complaint/suggestion box is installed at a prominent place in the branches/Extension Counters for the convenience of the public for making suggestions or for lodging complaint or for outlining the perceived deficiencies. The box will be opened every day and the suggestions/complaints will receive immediate attention by the bank officials.

Complaint Book: A complaint book is available at all branches/offices to facilitate lodging of complaints by the public.

Display of Boards: The name and address of the Appellate Authority who can be approached for redress of the grievances is prominently displayed at all branches and offices. The address of the office of **Banking Ombudsman** having the respective jurisdiction facilitating resolution of customer complaints is also displayed on the board.

Redressal of Grievances: The bank has constituted customer grievance redressal cells at all Regional Offices and Corporate Office, Bangalore to ensure prompt redress of customer complaints. The Cells besides reviewing the grievances of the constituents, also implement steps for the betterment of the customer service in the operational area. The outline of grievance redressal mechanism is as under:

- The complaints will be acknowledged by the branch/office on receipt of it.
- The Branch Head will take prompt steps to attend to the complaint within the existing framework of rules and guidelines and informs the action taken to the complainant.
- The Regional Office after receipt of the complaint makes necessary inquiries with the concerned branch and initiate steps to redress the complaint.
- Prompt action is initiated at all levels to resolve the complaints and explain the matters to the complainant in a time-bound manner.
- The aggrieved members of public can bring the matter to the notice of Chairman & Managing Director or Executive Director or General Manager (Planning and Development Department) at the following address.

Syndicate Bank,
Corporate Office,
2nd Cross, Gandhinagar,
Bangalore - 560 009
Karnataka State

OR

Syndicate Bank,
Head Office,
Manipal - 576 104
Karnataka State

- In case the complaints are not redressed to the satisfaction of the public, the aggrieved may escalate the complaint in writing to Banking Ombudsman having operational jurisdiction over the branch/office of the cause of the event.

Core Banking Solution (CBS)

Syndicate Bank has always been a leader in implementing various IT initiatives towards achieving business goals and objectives. The Bank was the pioneer in launching Core Banking amongst Public Sector Banks in India. The project envisages AAA (Anytime, Anywhere, Anyhow) banking to customers by networking all Bank branches and providing facilities on 24x7 basis through various Delivery Channels.

In view of the acceptance of CBS by customers and benefits accruing to the Bank, the pace of implementation of CBS was accelerated from the fiscal 2006-07. As on date, all the domestic branches numbering 2233 are under CBS. Apart from this, 40 offices consisting of all the Central Accounts Offices, FXPCs, RTGS Cell in FIM, ID: Vostro Branch, Card Centre, CPC in Chennai, Bangalore, Delhi, Kolkata, Hyderabad and Ernakulum are also under CBS. These Branches/offices are spread over 1435 centers across the country. Banking products and services are made available over multiple delivery channels like networked ATMs, Internet Banking, Mobile Banking etc. The number of ATMs deployed is 1121 at present. CBS also provides value added services like Railway ticket booking, payment of Direct and indirect taxes, Utility Bill payment etc to customers.

The Bank has also ensured that developments in technology percolate to the rural masses, to ensure financial inclusion. 100% of the Bank's total rural and semi-urban network, has been covered under Core Banking. More than 200 ATMs are deployed in these areas. These measures have ensured that the rural masses have access to the latest facilities in banking technology offered through our Branches. This would also aid in reducing the digital divide between the urban and rural centers.

The products and services available at CBS branches include savings/current accounts with sweep-in and sweep-out facility, which offer twin benefits of higher interest rates and liquidity.

The information on the products and services offered at CBS branches can be obtained from any CBS branch or from the Bank's website.

IT ENABLED FINANCIAL INCLUSION

'Financial Inclusion'

The Banking Services are made available to the entire population without discrimination through implementation of Financial Inclusion.

The extension of banking services to remote locations features the issue of a smart card to the customers on which all details of the account holder along with their photographs and fingerprints are collected and stored in the smart card.

A Business Correspondent is appointed by the Bank who carries out the banking operations on behalf of the bank. He carries a handheld machine and the smart card is inserted which verifies and authenticates the account holder. The smart card and the hand held machine records and stores all the transactions of the customer's accounts. The data in the hand held machine is ported to the Banks central server on a daily basis.

In this model the customer need not come to the branch for carrying out basic banking transactions such as Cash Deposits, Cash Withdrawals, Balance Enquiry, Mini Statement etc.

Financial inclusion is implemented on a pilot basis in Bellary district in Karnataka and 2 branches namely Emmiganur and Hagari are covered at present:

BUSINESS CONTINUITY PLAN:

As the Bank's operations are highly automated, **great emphasis** is placed on computer security and a Board approved comprehensive Information Technology Security Policy and Business Continuity Plan is in place covering different branches and offices.

Most of our information technology assets, including critical servers are hosted in centralized data centre, **which** are subject to appropriate physical and logical access controls. All business data are stored at a remote backup facility and detailed business continuity and disaster recovery plan is in place.

ACCEPTANCE OF TAXES AND UTILITY PAYMENTS:

The Bank for ease and convenience of the public, accepts various taxes, duties and utility payments like telephone bills, electricity bills, water bills, school fees, etc at selected / designated branches and availability of such facility will be on display at those branches. A product named SyndBillPay is designed exclusively for such utility bill payments. e-payment of direct and excise & service taxes is available for customers using Internet Banking.

WEBSITE OF THE BANK:

The Bank's website www.syndicatebank.in provides information relating to the Bank in the following content areas updated regularly based on inputs received from functional departments/Offices of the Bank. The Bank has been continually striving to provide/revamp the site display at regular intervals based on feedbacks/suggestions received :

- a) Major features with links from Home page :
 - a. Branch/ATM Locators, News/Scrolling Flash at a glance,

- b. **Online submission of Requests for specified Loan Schemes covering Education, SME, Agriculture, Traders, Housing and Corporate Finance.**
 - c. **Customer Care/Grievance Redressal Procedure – Policies of the Bank relating to Collection of Cheques - Complaint form submission online - Toll Free Voice Mail Scheme – BCSBI and Banking Ombudsman Scheme of RBI, Nodal Officer details under the above Schemes**
 - d. **Contact Details of HO/CO/RO/FX/CMS Depts,**
 - e. **User-friendly sitemap of the Bank’s website & FAQs for NRI Customers.**
 - f. **Links to Internet Banking/Rail Ticket IRCTC, Phishing Alerts to Customers**
 - g. **Display of Visitor Counter, Market Tracker linking NSE/BSE webpage showing the corporate/share price movements of our Bank**
- b) **About us :**
- a. **Corporate profile covering (1) Bank at a Glance (2) Vision, (3) Profile of Board of Directors, (3) Information required as per Right to Information Act, (4) Balance Sheets details of previous FYs, (5) Disclosures under BASEL II norms, (6) Shareholders Information, (7) APEX Training Centre and (8) BPO Services.**
- c) **Products and Services :**
- a. **Deposit Schemes - Savings, Special Deposit Products of CBS banking and Term Deposits**
 - b. **Loans Schemes – Personal Loans, Agricultural Loans, Other Priority Sector Schemes, SME Loans and SyndSME Care features.**
 - c. **Recovery Channels**
 - d. **Other Products and Services covering RTGS/NEFT Fund Transfer/Gift Cheques.**
 - e. **Rate of Interest on Deposits and Loans, SyndSona Rates for sale of Gold coins by Bank.**
- d) **NRI Services :**
- a. **Profile of our International Division, Mumbai handling various correspondent Banks, SWIFT Fund Transfer and NRI Dept.**
 - b. **FCNR/NRI Rupee Deposit Scheme/Other NRI Deposit Scheme details**
 - c. **Application Form for NRI/FCNR Deposits for download by Customers**
 - d. **FAQs on NRI Banking Schemes**
 - e. **FEDAI War Rates for accounting of FX Transactions by Branches**
- e) **E-Banking :**
- a. **E-Banking (CBS-CoreBanking Solution) features**
 - b. **Delivery Channels under CoreBanking-ATM, Internet Banking, SMS Banking, MultiCity Banking and SyndBillPay Services**
 - c. **SyndicateBank Global Debit-ATM/Credit Card Schemes**
 - d. **E-Payment – Paying of Direct Taxes/Service Tax online**
- f) **Services :**
- a. **Insurance – our tieups with Bajaj Allianz/United India Insurance and SyndArogya Mediciclaim Schemes**
 - b. **BPO Services – Profile of our BPO – M/s SyndBankServices Ltd (www.syndbankservices.in)**
 - c. **Cash Management Services (SCMS) – profile and schemes available under Cash Management Services handled by our CMSC:Mumbai**
- g) **Codes/Charters :**
- a. **Citizens’ Charter, MSE Code, SME Charter and Banker’s Fair Practice Code and Lender’s Fair Practice Code implemented by our Bank**

h) Downloads :

- a. Advt/Tenders/Bids floated by the Bank's Offices,
- b. Recruitment for vacancies in Bank, Announcements/Results etc.,
- c. Application forms relating to Pensioners, Deposits, Loans, Internet/SMS Banking, BillPay registration, e-payment of taxes, Insurance Schemes, Debit/Credit Cards.
- d. Rate of Interest on Deposits and Loans, Service Charges details
- e. SyndSona Rates – Daily quote of Gold sale by the Bank

Other web initiatives of the Bank :

- Bank has also hosted www.utlbc.com for our State Level Bankers Committee (SLBC), Lakshadweep Islands (UT) where our Bank is heading the SLBC.
- The Bank has also taken up the hosting of a website for our State Level Bankers Committee: Bangalore covering Banks in Karnataka.
- The Bank has also hosted a Hindi Website which can be accessed through link from the top right corner hyperlink from our www.syndicatebank.in or directly at www.syndicatebank.in/hindi/index.aspx.

RESERVE BANK OF INDIA (RBI) DEPARTMENT OF CURRENCY MANAGEMENT

1. Objective of the Citizens' Charter

This Citizens' Charter provides information on various facilities provided by the Reserve Bank of India (RBI) in the matter of exchange of notes and coins and the common standards of the services provided at RBI Issue Offices and **designated** branches.

2. Services available at RBI Issue Offices

The RBI Offices, where Issue Department is functioning, offer the facility to members of the public to exchange their notes including soiled and mutilated notes and coins including uncurrent or worn out coins. The Bank is committed to provide exchange facility free of cost at its counters during business hours of respective RBI Issue Offices.

3. Names of RBI Offices which provide exchange facilities

The facilities are provided at the counters of the Bank's Regional Offices located at Ahmedabad, Bangalore, Belapur (Navi Mumbai), Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Jammu, Kanpur, Kochi, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Patna and Thiruvananthapuram. **The addresses and telephone numbers of RBI Offices are given in the Annex.**

4. Exchange of soiled and mutilated notes and coins at the Bank's public counters

Members of the general public can avail themselves of the following facilities at the counters of the Bank's Offices. Procedure to avail the services and information on costs of services and the Grievance Redress Mechanism is given below.

Sr. No.	Services offered	Procedure to avail the service	Cost of the service	Time limit
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I.	<p>a)Exchange of notes and coins, and</p> <p>b)Exchange of defective notes at the counter (for a few pieces only)</p>	<p>The serial numbers of counters where exchange facility is made available at each Office are displayed at the banking hall of each Office of the Bank.</p> <p>Approach the designated counters or enquiry counter for information regarding designated counters. In case of any difficulty contact the Nodal Officer whose name is displayed in the Banking Hall.</p>	Free of cost	Spot Payment. during the banking hours. The duration of banking hours is displayed in the banking hall or can be known from the enquiry counter.
II.	Exchange of defective notes tendered through TLR Covers (for larger number of pieces)	<p>Ask for TLR cover at the designated counter or approach enquiry counter for more information.</p> <p>Fill in the required information on the TLR cover.</p> <p>Mention the details of bank / branch / account number, where credit of the exchange value is desired, on the TLR Cover.</p> <p>Exchange value will normally be paid through following ways:</p> <p>ECS credit: Bank account of the claimant will be credited through ECS, provided ECS mandate has been submitted to RBI.</p> <p>Payment Order: If the claimant is a local resident and no ECS mandate is available.</p> <p>Demand Draft: If claimant is an outstation resident.</p> <p>Money Order: If</p>	<p>ECS Free of cost.</p> <p>Money Order (MO) No charges for amount up to Rs.1000. Actual commission charged by the Post Office for amounts exceeding Rs.1000.</p> <p>Demand Draft (DD) Actual amount of Exchange, as applicable, on the amount remitted.</p> <p>Payment Order (PO) Free of cost.</p>	<p>ECS The exchange value will be credited to the account of the claimant within 4 working days from the date of receipt of defective notes.</p> <p>MO/DD/PO MO/DD/PO will be dispatched to the claimant within 4 working days from the date of receipt of defective notes.</p>

		<p>claimant is an outstation resident and does not have any bank account.</p> <p>5. Mutilated/cut notes in closed covers are received in Triple Lock Receptacle up to one hour after the close of normal business hours.</p> <p>In case of any problem please contact the enquiry counter or the Nodal Officer whose name is displayed in the Banking Hall.</p>		
III.	Exchange of defective notes tendered through Insured Parcel (for very large number of pieces)	<p>Send defective notes through Insured & Registered Parcel to The General/Deputy Manager of the concerned Issue Office whose address can be obtained from the enquiry counter or the website of Reserve Bank of India.</p> <p>Mention the details of notes sent, name, address and bank account details of the tenderer on an accompanying letter.</p> <p>Exchange value will be paid by credit to bank account through ECS.</p> <p>Exchange value can also be paid by Payment Order/Demand Draft /Money Order.</p> <p>In case of any difficulty you can contact the concerned Issue Office over telephone or by email, the details of which is available in Reserve Bank of India website.</p>	Same as mentioned at Sr. No. II.	<p>ECS</p> <p>The exchange value will be credited to the account of the claimant within 15 working days from the date of receipt of defective notes.</p> <p>MO/DD/PO MO/DD/PO will be dispatched to the claimant within 15 working days from the date of receipt of defective notes.</p>
IV.	Exchange of defective notes under Special Procedure (For notes which have turned	Contact enquiry counter or AGM/Manager (Claims Section). Submit application in the	Same as mentioned at Sr. No. II.	Same as mentioned at Sr. No. II.

	extremely brittle, badly burnt, charred, inseparably stuck-up together and, therefore, cannot withstand further handling or which may lose their original identity with the passage of time)	<p>prescribed form.</p> <p>Defective notes are not to be submitted with the application.</p> <p>Wait for intimation from Claims Section about the date on which adjudication of notes will be done.</p> <p>On the stipulated date, bring the defective notes to Claims Section.</p> <p>Claimants can witness the activity of adjudication of their defective notes, if they so desire.</p> <p>Do not paste / reconstruct the defective notes. Bring the defective notes in their original form.</p>		
V	Exchange of notes to coins through Coin Vending Machine	Follow the procedure displayed on the Coin Vending Machine. In case of any problem please contact the enquiry counter or the Nodal Officer.	Free	Spot Payment by the machine during the banking hours.

5 *The name of the Nodal Officer for looking into customer related problems is available with the respective regional offices of Reserve Bank of India.*

6 **Grievance Redressal**

In case you are not satisfied with the services availed at the counters or have any suggestion for improvement in the services provided by the Bank, you may send your complaint / suggestion to us in the following ways:

- (i) Leave your complaint / suggestion in the transparent Drop Box provided for the purpose in the Banking Hall.
- (ii) Write your complaint / suggestion in the Complaint / Suggestion Register available at the Enquiry Counter.
- (iii) Send your complaint / suggestion by post/courier to the General Manager/Deputy General Manager Reserve Bank of India, Issue Department
- (iv) Send your complaint / suggestion to us by [e-mail](mailto:helpdcm@rbi.org.in) at helpdcm@rbi.org.in.
- (v) You may also contact the officials of Issue Department in person or telephone for redressal of your grievances.

- (vi) **Your complaint / suggestion will be acknowledged immediately and appropriate action will be taken for redressal thereof within one month from the date of receipt of your letter.**

7. General Conditions of Service

- (i) **The mutilated/cut notes are exchanged by the Bank as a matter of grace under the Reserve Bank of India (Note Refund) Rules. When the mutilated/cut note is not found payable under the Rules, the same is rejected and rejection advice issued to the tenderer. The rejected note is retained by the bank and destroyed after four months. The tenderer can make appeal for reconsideration during the preservation period of four months to the concerned Issue Office.**
- (ii) **Notes/coins which are found to have been forged/ counterfeited are impounded and no value thereof is paid. Such notes/coins are retained by the Bank after issue of advice to the tenderer.**
- (iii) **The security features of the bank notes issued by RBI are furnished as information to members of the public in the Bank's website <http://www.rbi.org.in/currency/banknotes.html>.**
- (iv) **Demand for notes and coins should be commensurate with the genuine business/personal need of the customer.**

8. Exchange of soiled and mutilated notes and coins at the counters of commercial banks

(i) Offices of the Reserve Bank are located at selected centers. The Bank has, therefore, made arrangement for provision of the facility of exchange of soiled notes, exchange of notes to coins and coins to notes at the branches of scheduled commercial banks. While the facility for exchange of soiled notes is available at all branches of public sector banks and branches of private sector bank, the facility of exchange of mutilated / cut notes is available only at the **designated bank branches** of commercial banks. A list of the **designated bank branches** where the mutilated notes can be exchanged is available at the enquiry counter of the RBI Offices. Such **designated bank branches** also have instructions to display notice board regarding availability of mutilated notes exchange facility. In case any such branch refuses to provide the exchange facility, aggrieved members of the public can complain to the Chairman and Managing Director/CEO of the commercial bank concerned. In case the grievance is not redressed, the matter may be brought to the notice of the concerned Regional Office of Reserve Bank of India.

(ii) Branches of other banks i.e. Co-operative Banks and Regional Rural Banks are expected to exchange notes and coins at their convenience. They, however, do not have powers to exchange mutilated notes.

In case any member of the public has any suggestion/comment to offer in regard to the Citizens' Charter, he may write to the Chief General Manager, Department of Currency Management, Reserve Bank of India, Central Office, Amar Building, 4th Floor, Sir P.M. Road, Fort, Mumbai - 400 001.

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ANNEX

Addresses of RBI Issue Offices and their Jurisdiction

Sl. No.	Name and Address of RBI Office	Jurisdiction
1.	The General Manager Reserve Bank of India, Issue Department 2nd Floor, Near Gandhi Bridge Ahmedabad 380 014.	The State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
2.	The General Manager Reserve Bank of India, Issue Department 10/3/8, Nrupathunga Road, Bangalore – 560 001.	The State of Karnataka
3.	The Deputy General Manager Reserve Bank of India, Issue Department Pt. Jawahar Lal Nehru Marg, Post Box No. 16, Bhubaneswar – 751 001	The State of Orissa.
4.	The General Manager Reserve Bank of India, Issue Department Main Building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001.	Greater Mumbai i.e. Mumbai island and the suburban district (roughly south of a line connecting Dahisar and Mulund on the Western and Central Railways respectively)
5.	The Deputy General Manager Reserve Bank of India, Issue Department, Hoshangabad Road, Post Box No. 32, Bhopal 462 011.	The State of Madhya Pradesh
6.	The Deputy General Manager Reserve Bank of India, Issue Department Plot No. 3, Sector 10, H.H. Nirmala Devi Marg, CBD, Belapur, Navi Mumbai – 400 614.	The districts of Ahmednagar, Kolhapur, Nasik, Pune, Raigad, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, and Thane in the State of Maharashtra and the State of Goa.
7.	The Deputy General Manager Reserve Bank of India, Issue Department Central Vista, Opposite Telephone Bhavan, Sector 17, Chandigarh – 160 017.	The States of Haryana, Himachal Pradesh, Punjab and the Union territory of Chandigarh
8.	The General Manager Reserve Bank of India, Issue Department Fort Glacis No. 16, Rajaji Salai, Post Box No. 40,	State of Tamil Nadu and the Union Territory of Pondicherry.

Sl. No.	Name and Address of RBI Office	Jurisdiction
	Chennai – 600 001.	
9.	The General Manager Reserve Bank of India, Issue Department Station Road, Panbazar, Post Box No. 120, Guwahati – 781 001.	The States of Assam, Arunachal Pradesh, Manipur, Meghalaya , Mizoram, Nagaland and Tripura
10	The General Manager Issue Department Reserve Bank of India 6-1-65, Secretariat Road, Saifabad, Hyderabad – 500 004.	The State of Andhra Pradesh
11	The Deputy General Manager Reserve Bank of India, Issue Department Rail Head Complex, Jammu – 180 012.	The State of Jammu and Kashmir
12	The General Manager Issue Department Reserve Bank of India Rambaug Circle, Tonk Road, Post Box No.12, Jaipur – 302 004.	The State of Rajasthan
13	The General Manager Issue Department Reserve Bank of India M.G. Marg, Post Box No. 82/142 Kanpur – 208001.	The State of Uttar Pradesh and Uttaranchal
14	The General Manager Issue Department Reserve Bank of India Post Bag No. 49 Kolkata – 700 001.	The States of Sikkim, West Bengal and the Union Territory of the Andaman & Nicobar islands
15	The General Manager Reserve Bank of India, Issue Department Main Office Building, Dr. Raghvendra Rao Road, Post Box No. 15, Civil Lines, Nagpur – 440 001.	The State of Chattisgarh and the districts of Akola, Amaravati, Aurangabad, Beed, Bhandara, Buldhana, Chandrapur, Dhule, Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Osmanabad, Parbhani, Wardha, Yavatmal in the State of Maharashtra.
16	The General Manager Reserve Bank of India, Issue Department 6, Sansad Marg, New Delhi – 110 001.	The State of Delhi
17	The Deputy General Manager Reserve Bank of India, Issue Department, South Gandhi Maidan Post Box No. 162 Patna – 800 001.	<i>The State of Bihar and Jharkhand</i>
18	The Deputy General Manager Reserve Bank of India,	The State of Kerala and the Union Territory of

Sl. No.	Name and Address of RBI Office	Jurisdiction
	Issue Department, Bakery Junction, Post Box No. – 6507, Thiruvananthapuram – 695 033.	Lakshadweep